

This is a marketing material. Please refer to the prospectus of the fund and key information document before making any final investment decision.

Investment Objective

This Fund is actively managed and its investment objective is to achieve capital appreciation in the long term.

Investor Profile

The risk and reward category for this Fund is not guaranteed to remain unchanged, and may shift over time. This Fund may not be appropriate for investors who plan to withdraw their money before the maturity of its investment strategy.

The Fund has a clearly defined target investment date: 31 December 2037 (the "Target Date") which sets the time-frame within which the investment strategy of the fund will unfold along the general guidelines described hereafter:

The Fund adopts a moderately high risk profile at the start of the Investment period when the Target Date is still relatively distant. Subsequently and progressively, the Fund will be increasing its allocation to assets that have a lower risk as the Target Date approaches. On Target Date, the Fund is expected to be invested mainly in debt instruments and/or cash investments.

The Fund invests primarily in UCITS and/or UCI which invest in debt securities, equities, money market instruments, time deposits, cash, as well as in financial derivative instruments including Exchange Traded Funds (ETF). When the investment in UCITS and/or UCI is not considered appropriate, the Fund may be invested directly in underlying targeted assets. Emphasis is placed on international diversification of investments.

The Directors will decide before the Target Date, whether the Fund will be liquidated or contributed to another Fund or to another UCITS of the Management Company to the best interest of shareholders.

Market Commentary

The defining events of the fourth quarter were the US elections and the strength of the USD. The strength of the US economy combined with concerns about the inflationary implications of the incoming US administration's agenda (trade tariffs, tax cuts) led to a rise in Treasury yields. US equities benefited from expectations for pro-growth policies and lower regulation. During the quarter ending 31/12, most major asset classes rallied in Euro terms, propelled by a strong dollar. Global Equities outperformed returning +6.45% followed by Commodities +6.07%, Cash +0.841%, Bonds (EUR Bd Mkt) +0.07% and REITS -3.29%, all in Euro terms. Over the same period, among the major equity market indices MSCI US gained the most with +10.42%, MSCI AC World gained +6.45%, MSCI Japan returned +3.67% and MSCI Europe -3.01% in Euro terms. Outside of the developed markets, Frontier Markets outperformed with the MSCI Frontier Markets gaining +6.03%. MSCI EM lost -1.01% and MSCI BRIC lost -3.19% in Euro terms. In the bond markets, ICE BofAML US Broad Market gained +4.47%, ICE BofAML Global Broad Market gained +2.02% and ICE BofAML EUR Broad Index gained +0.07% in Euro terms. The Dollar appreciated against the Euro gaining +7.77% during the same period, with the ECB Ref. set at 1.0389 on 31/12.

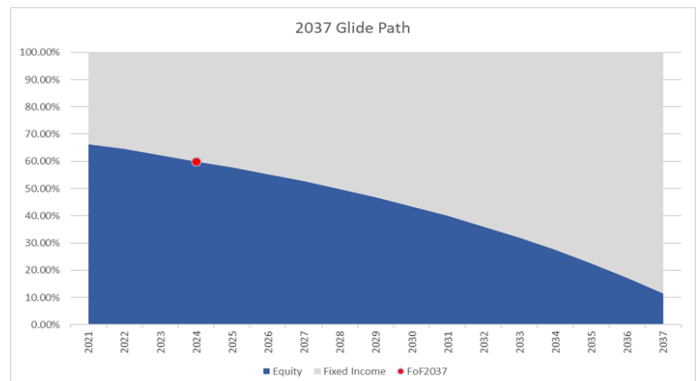
Share Class

Eurobank

Currency	EUR
Inception date	17/5/2021
Assets (class currency)	34.957.250,26 €
NAV	11,8990
ISIN code	LU2086743668
Bloomberg ticker	LFEU37R LX
Risk Class	3
MorningStar Rating	-
Entry fee	0%
Redemption fee	0%
Conversion fee	Difference between entry fees
Redemption scheme	T+4

Portfolio Strategy

(LF) Fund of Funds - Life Cycle 2037 had an average equity exposure of 59.49%, ranging between 58.3% and 60.1%. Average effective allocation in North American equities was 40.0%, 8.6% in Europe and 3.0% in Japan, while approximately 7.9% was the equity exposure in all other regions. The average exposure in bonds was 37.99%, ranging between 31.3% and 40.0% with an average effective duration of 6.1 years, while 26.8% was allocated in sovereign, and 11.2% in corporate bonds. During the period, the sub-fund had an average cash exposure of 2.52%.



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Cumulative Returns per share class

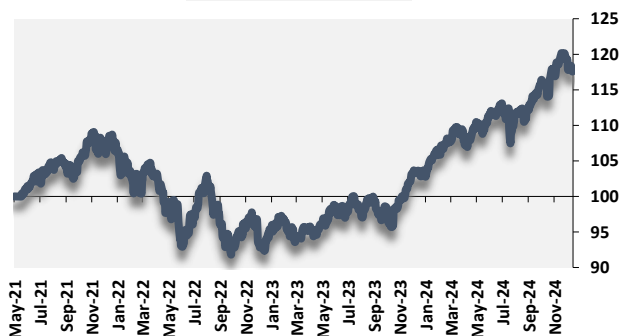
Share Classes	1 Y	3 Y
Eurobank	13,85%	8,88%

*Since Inception

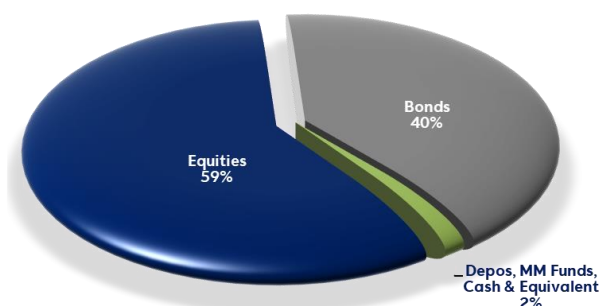
Annual Returns per share class

Share Classes	2024	2023	2022	2021
Eurobank	13,85%	12,15%	-14,72%	8,34%

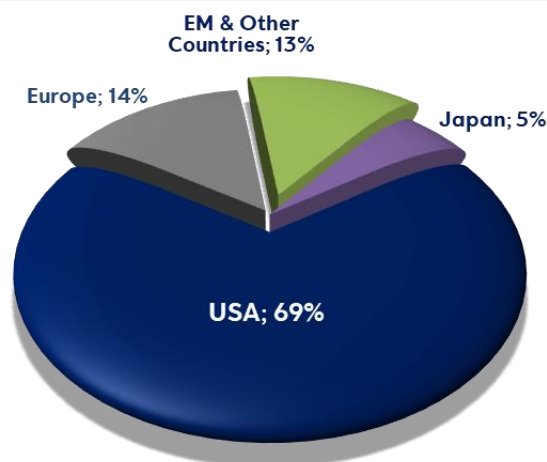
Price Evolution



Asset Allocation



Equity Portfolio – Geographical Allocation



Fixed Income Asset Allocation

Government Bonds & Quasi Govies	28,9%
Corporate & HY	10,8%

Risk Statistics

Standard Deviation	7,07%
VaR	4,76%

Standard Deviation calculations have been performed using a data sample of the last 12 month. The VaR analysis is based on the Historical Simulation method using the 99th percentile as confidence interval and historical data of the last 12 months. The VaR level refers to the one month VaR.

10 Major Holdings

BNP EASY S&P 500 UCITS (ETF)	8,30%
DB X-TRACKERS MSCI WORLD UCITS DR(ETF)	7,05%
SCHRODER INTL US LARG CP CA	6,84%
ISHARES MSCI ACWI	6,72%
BNP PARIBAS FUNDS EURO GOVERNMENT BOND	6,69%
JPMORGAN F-EU GOVER BOND-CEA	6,52%
EPSILON FUND-EURO BD-I	6,16%
M&G (LUX) GLOBAL THEMES FD (CI\$)	6,07%
M&G (LUX) EUROPEAN CORP BOND (CI€-ACC)	5,57%
SCHRODER ISF GLOBAL EQ C ACC USD	5,51%

(LF) Funds of Funds portfolios breakdown is based on individual Third Parties Funds analysis provided by external sources which Eurobank Asset Management MFMC is not able to confirm and/or reproduce.

Contact

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